

Amendment to the Claims:

This listing will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A computer program product, comprising a computer usable medium having a computer readable program code embodied therein, said computer readable program code adapted to be executed to implement a method of matching a loan consumer with Lenders via the Internet comprising:

a) providing a system, wherein the system comprises software modules, and wherein the software modules comprise a logic processing module, a filter module, a database module, and a data display module;

~~a) b)~~ receiving application information inputted to the system by ~~from~~ the loan consumer;

~~b) c)~~ storing the application information in a database;

~~c) d)~~ applying a filter to the application information stored in the database to determine if the loan consumer meets a set of loan criteria;

~~d) e)~~ submitting a subset of the application information to a credit bureau;

~~e) f)~~ receiving a credit report based on said submitting of the subset step;

~~f) g)~~ searching a lender database after said applying a filter step to match the loan consumer ~~customer~~ application information and credit report to Lenders in the database;

~~g) h)~~ matching the loan consumer ~~customer~~ application information to two or more of the Lenders in the database based on said searching step, wherein said matching determines which of the two or more Lenders has the highest probability of approving the loan;

~~h) i)~~ transmitting a query to a lender of the two or more Lenders matched from said matching step;

~~i) j)~~ receiving a response from the lender based on the query;

~~j) k)~~ repeating steps i and j ~~h and i~~, after said receiving of the response, so as to query any remaining Lenders matched from said matching step;

~~k) l)~~ presenting to the loan consumer ~~customer~~ only Lenders who responded with an approval and selected from Lenders having the highest probability of approving the loan in order of highest probability, the approval received during said receiving a response step; and

- h) m) storing a loan consumer ~~customer~~ decision based on said presenting step.
2. (currently amended) The method of claim 1, wherein step (b) ~~(a)~~ further comprises:
validating the application information.
3. (currently amended) The method of claim 2, wherein step (b) ~~(a)~~ further comprises:
detecting an error; and
transmitting an error message to the loan consumer.
4. (currently amended) The method of claim 1, wherein step (c) ~~(b)~~ further comprises:
determining that the application information has been previously received less than a
predetermined number of days prior; and
informing the loan consumer ~~customer~~ to delay a new submission of application
information until after the predetermined number of days is expired.
5. (currently amended) The method of claim 1, wherein step (c) ~~(b)~~ further comprises:
determining that the application information has not been previously stored; and
generating a loan consumer profile based on the application information.
6. (currently amended) The method of claim 1, wherein step (c) ~~(b)~~ further comprises:
determining that the application information has been previously stored more than a
predetermined number of days prior; and
updating a corresponding previously generated loan consumer profile.
- 7-10. (canceled)
11. (currently amended) The method of claim 1, wherein step (l) ~~(k)~~ includes sending only a
predetermined number of lender responses.
12. (currently amended) The method of claim 11, wherein the predetermined number of lender
responses is four or less than four responses.